



ESTIMATED SAVINGS FOR FAMILIES WHO ARE NOW ON THE INDIVIDUAL MARKET IN 2014 WHEN THE EXCHANGES ARE IN PLACE, UNDER HEALTH INSURANCE REFORM AS PASSED

A FAMILY OF 4 MAKING \$22,200 A YEAR (AND NOT ON MEDICAID)

- Will get quality insurance for a premium of about \$10 a week.
- Co-pays and deductibles in a typical year will be \$900.*
- So in total, the family's average out-of-pocket health care costs will be about \$1,400 a year, a savings of \$15,850 without reform.

A FAMILY OF 4 MAKING \$33,300 A YEAR

- Will get quality insurance for a premium of about \$30 a week.
- Co-pays and deductibles in a typical year will be about \$1,900.*
- So in total, the family's average out-of-pocket health care costs will be \$3,500 a year, a savings of \$13,750 without reform.

A FAMILY OF 4 MAKING \$44,400 A YEAR

- Will get quality insurance for a premium of about \$62 a week.
- Co-pays and deductibles in a typical year will be about \$4,000.*
- So in total, the family's average out-of-pocket health care costs will be about \$7,200 a year, a savings of \$10,050 without reform.

A FAMILY OF 4 MAKING \$55,500 A YEAR

- Will get quality insurance for a premium of about \$100 a week.
- Co-pays and deductibles in a typical year will be about \$4,400.*
- So in total, the family's average out-of-pocket health care costs will be about \$9,650 a year, a savings of \$7,600 without reform.

**Co-pay and deductibles will vary for families based on the health of the family and the structure of the specific plan.*

Source: Calculations by Energy and Commerce Committee staff from HHS data in 2014 dollars, family incomes in 2009 dollars.

IN 2014, WHEN EXCHANGES ARE CREATED:

PREMIUMS COST FOR FAMILY OF 4

ANNUAL INCOME	WITH REFORM	WITHOUT REFORM
\$22,200*	\$10 per week	\$218 per week
\$33,300	\$30 per week	\$218 per week
\$44,400	\$62 per week	\$218 per week
\$55,500	\$100 per week	\$218 per week
\$66,600	\$141 per week	\$218 per week
\$77,700	\$165 per week	\$218 per week
\$88,800	\$174 per week	\$218 per week

ESTIMATED AVERAGE COPAYS AND DEDUCTIBLES

COST FOR FAMILY OF 4

ANNUAL INCOME	WITH REFORM	WITHOUT REFORM
\$22,200*	\$17 per week	\$114 per week
\$33,300	\$37 per week	\$114 per week
\$44,400	\$77 per week	\$114 per week
\$55,500	\$86 per week	\$114 per week
\$66,600	\$86 per week	\$114 per week
\$77,700	\$86 per week	\$114 per week
\$88,800	\$114 per week	\$114 per week

ESTIMATED AVERAGE ANNUAL OUT-OF-POCKET

COST FOR FAMILY OF 4 (COPAYS, PREMIUMS AND DEDUCTIBLES)

ANNUAL INCOME	WITH REFORM	WITHOUT REFORM
\$22,200*	\$ 1,400 a year	\$ 17,250 a year
\$33,300	\$ 3,500 a year	\$ 17,250 a year
\$44,400	\$ 7,200 a year	\$ 17,250 a year
\$55,500	\$ 9,650 a year	\$ 17,250 a year
\$66,600	\$ 11,800 a year	\$ 17,250 a year
\$77,700	\$ 13,050 a year	\$ 17,250 a year
\$88,800	\$ 15,000 a year	\$ 17,250 a year

* ASSUMES FAMILY NOT ON MEDICAID